

2/23/11 9:35:59
DK W BK 652 PG 428
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Prepared by:
Morris & Associates
2309 Oliver Road
Monroe, LA, 71201
Telephone: 318-330-9020
Emily Kaye Courteau Bar# 100570

Return To:
Morris & Associates
2309 Oliver Road
Monroe, LA, 71201
Telephone: 318-330-9020

**Substitute Trustee's Deed
Indexing Instructions**

Lot 46, Sec D, Cross Creek S/D, Sec 12, T-3-S, R-8-W, Plat Book 63, page 4, DeSoto Co., MS

STATE OF MISSISSIPPI
COUNTY OF DeSoto

GRANTOR:
Emily Kaye Courteau
2309 Oliver Road
Monroe LA 71201
318-330-9020

GRANTEE:
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to
JPMorgan Chase Bank N.A. as Trustee for RAMP 2005RS8
1100 Virginia Drive
MC: 190FTWD05
Ft. Washington, PA 19034
1-800-766-4622

WHEREAS, on the 30th day of June, 2005, and acknowledged on the 30th day of June, 2005, Marlon D Phoenix joined herein by Cydnee Phoenix, executed and delivered a certain Deed of Trust unto Julia L Greenfield, Esq., Trustee for Mortgage Electronic Registration Systems, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2262 at Page 58; and

WHEREAS, on the 26th day of April, 2010, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor trustee to JPMorgan Chase Bank N.A. as Trustee for RAMP 2005RS8, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3160 at Page 424; and

WHEREAS, on the 26th day of April, 2010, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3160 at Page 425; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee advertised the sale of the following described real property by Substitute Trustee's Notice of Sale, dated January 19, 2011 by posting same at the bulletin board on the first floor in the middle of the building between the front and back door of the courthouse in DeSoto County and by publishing said Notice in DeSoto Times-Tribune for three (3) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 15th day of February, 2011, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee, did on the 15th day of February, 2011, within legal hours, offer for sale and did sell, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi the following described real property, to-wit:

Lot 46, Section D, Cross Creek Subdivision, as situated in Section 12, Township 3 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 63, Page 4, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, at said sale The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee for RAMP 2005RS8 was the highest bidder and best bidder, therefore, for the sum of \$142,320.00 and the same was then and there struck off to The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee for RAMP 2005RS8 and it was declared the purchaser thereof; and

WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

NOW THEREFORE, I, Emily Kaye Courteau, Substitute Trustee, for the consideration of \$142,320.00 do hereby convey the above-described property to The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee for RAMP 2005RS8.

I convey only such title as is vested in me as Substitute Trustee.

lca/F10-1174

WITNESS MY SIGNATURE, this the 21st day of February, 2011.

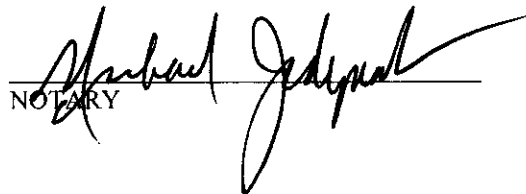


Emily Kaye Courteau, Substitute Trustee

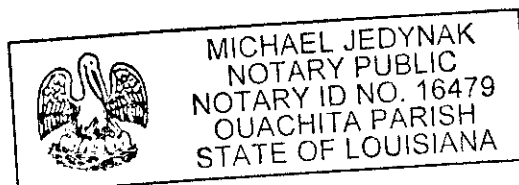
STATE OF LOUISIANA

PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 21st day of February, 2011, the within named Emily Kaye Courteau, Substitute Trustee, who acknowledged that (s)he executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.


NOTARY

AT DEATH
MY COMMISSION EXPIRES



F10-1174

DESOTO TIMES-TRIBUNE

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 30th day of June, 2005, and acknowledged on the 30th day of June, 2005, Marlon D. Phoenix joined herein by Cyndee Phoenix, executed and delivered a certain Deed of Trust unto Julia L. Greenfield, Esq., Trustee for Mortgage Electronic Registration Systems, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2262 at Page 58; and

WHEREAS, on the 26th day of April, 2010, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor trustee to JPMorgan Chase Bank N.A. as Trustee for RAMP 2005RS8, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3160 at Page 424; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of February, 2011, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Volume No. 116 on the 25 day of Jan., 2011

Volume No. 116 on the 1 day of Feb., 2011

Volume No. 116 on the 8 day of Feb., 2011

Volume No. _____ on the _____ day of _____, 2011

Volume No. _____ on the _____ day of _____, 2011

Volume No. _____ on the _____ day of _____, 2011

Diane Smith

Lot 46, Section D, Cross Creek Subdivision, as situated in Section 12, Township 3 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 63, Page 4; in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 19th day of January, 2011.

Emily Kaye Courteau

Substitute Trustee

2309 Oliver Road

Monroe, LA 71201

(318) 330-9020

kca/F10-1174

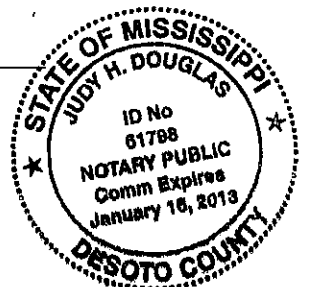
PUBLISH: 1-25-11/2-1-11/2-8-

11

Sworn to and subscribed before me, this 8 day of Feb., 2011

BY Juan Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2013
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



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C. Making proof of publication and depositing to same \$ 3.00

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